

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: §  
§  
PHILLIPS, MICHAEL P § Case No. 09-39857  
§  
Debtor(s) §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner  
219 S. Dearborn Street  
7th Floor  
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 12/19/2013 in Courtroom 742,

United States Courthouse  
219 S. Dearborn Street  
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/19/2013

By: \_\_\_\_\_

*Frances Gecker*  
325 N. LaSalle Street  
Suite 625  
Chicago, IL 60654

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	
	§	
PHILLIPS, MICHAEL P	§	Case No. 09-39857
	§	
Debtor(s)	§	

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	36,269.02
and approved disbursements of	\$	15,480.03
leaving a balance on hand of <sup>1</sup>	\$	20,788.99

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	ILLINOIS DEPARTMENT OF EMPLOYMENT SECURITY	\$ 174.92	\$ 174.92	\$ 0.00	\$ 0.00
000004	ELLA WOODS	\$ 203,470.69	\$ 11,282.00	\$ 11,282.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 20,788.99

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 4,376.90	\$ 0.00	\$ 4,376.90
Trustee Expenses: Frances Gecker	\$ 2.16	\$ 0.00	\$ 2.16

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Attorney for Trustee Fees: FRANKGECKER LLP	\$ 12,074.50	\$ 0.00	\$ 12,074.50
Attorney for Trustee Expenses: FRANKGECKER LLP	\$ 98.62	\$ 0.00	\$ 98.62
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES, P.C.	\$ 1,678.90	\$ 0.00	\$ 1,678.90
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES, P.C.	\$ 17.50	\$ 0.00	\$ 17.50
Other: INTERNATIONAL SURETIES, LTD.	\$ 45.69	\$ 45.69	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 18,248.58  
Remaining Balance \$ 2,540.41

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 28,623.66 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005B	INTERNAL REVENUE SERVICE	\$ 28,623.66	\$ 0.00	\$ 2,540.41

Total to be paid to priority creditors \$ 2,540.41  
Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 525,694.80 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	TOYOTA MOTOR CREDIT CORPORATION	\$ 50,222.28	\$ 0.00	\$ 0.00
000003	ATLAS ACQUISITIONS LLC	\$ 2,315.81	\$ 0.00	\$ 0.00
000005C	INTERNAL REVENUE SERVICE	\$ 473,156.71	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker  
325 N. LaSalle Street  
Suite 625  
Chicago, IL 60654

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Michael P Phillips  
 Debtor

Case No. 09-39857-CAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dross  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Nov 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2013.

db +Michael P Phillips, 411 Lenox, Oak Park, IL 60302-1339  
 aty +William Cross, Frank/Gecker LLP, 325 N. LaSalle St., Chicago, IL 60654-6465  
 aty Zane L Zielinski, Frank/Gecker LLP, 325 North LaSalle Street, Suite 625,  
 Chicago, IL 60610  
 14625030 +Arrow Financial Service, 5996 W. Touhy, Niles, IL 60714-4610  
 14625031 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408  
 (address filed with court: Cach LLC, 370 17th Street, Suite 5000, Denver, CO 80202)  
 14625033 +Credit Protection Association, 13355 Noel Road, STE 2100, Dallas, TX 75240-6837  
 14625034 Department of the Treasury, Internal Revenue Service, ACS Suppor-STOP 813G PO Box 145566,  
 Cincinnati, OH 45225-5566  
 17385938 #+Eastern Savings Bank in c/o, Jeff Corso - jcorso@cooneycorso.com, Cooney & Corso, LLC,  
 4925 Indiana Ave., Lisle, IL 60532-1611  
 14625036 +Ella Wood, c/o Baker & Miller P.C., 29 N. Wacker Drive - 5th Floor, Chicago, IL 60606-3221  
 17725101 +Ella Woods, Baker & Miller, P.C., 29 N. Wacker Drive, Suite 500,  
 Chicago, Illinois 60606-3227  
 14981307 Ford Motor Credit Company, c/o Bowman Heintz Boscia & Vician, Merrillville, IN 46410  
 14625037 +HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253  
 14625038 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 14625039 +I.D.E.S., Chicago Region - Revenue, 527 S. Wells, Chicago, IL 60607-3960  
 17062715 +Illinois Department of Employment Security, 33 South State Street,  
 Chicago, Illinois 60603-2808, Attn: Bankruptcy Unit - 10th flr.  
 14625040 +Julian P. Dian, c/o Bollinger, Ruberry & Garvey, 500 W. Madison St., STE 2300,  
 Chicago, IL 60661-2593  
 14625041 +New Era Optical Co., c/o Bruce Moschel, Esq., 180 W. Washington St., STE 910,  
 Chicago, IL 60602-2316  
 14625043 +RMI MCSI, 3348 Ridge Road, Lansing, IL 60438-3112  
 16686839 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corporation, 5005 North River Blvd., N.E.,  
 Cedar Rapids, IA 52411-6634)  
 14625044 +Toyota Motor Credit, 1111 W 22nd Street, Suite 420, Oak Brook, IL 60523-1959

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14625029 +E-mail/PDF: recoverybankruptcy@afninet.com Nov 27 2013 01:29:54 AFNI, Inc., P.O. Box 3097,  
 Bloomington, IL 61702-3097  
 14998265 +E-mail/Text: bnc@atlasacq.com Nov 27 2013 01:21:59 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 14981278 E-mail/Text: cio.bncmail@irs.gov Nov 27 2013 01:22:12 IRS, Department of the Treasury,  
 Internal Revenue Services, Cincinnati, OH 45999-0030  
 17752192 E-mail/Text: cio.bncmail@irs.gov Nov 27 2013 01:22:12 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 14625042 +E-mail/Text: clientservices@northwestcollectors.com Nov 27 2013 01:22:23 Northwest Collectors,  
 3601 Algonquin Road, Suite 23, Rolling Meadows, IL 60008-3143  
 20709423 E-mail/PDF: rmscedi@recoverycorp.com Nov 27 2013 01:31:55  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Frank/Gecker LLP  
 14625032 Cach LLC  
 14625028 Seventy FirstSt, and Jeffrey Currency Exchange  
 14625035\* Department of the Treasury, Internal Revenue Service, ACS Suppor-STOP 813G PO Box 145566,  
 Cincinnati, OH 45225-5566  
 17080097\* +Illinois Department of Employment Security, 33 South State Street,  
 Chicago, Illinois 60603-2808, Attn: Bankruptcy Unit - 10th flr.  
 14625045 ##+Ulysses Hynson, c/o Propes & Kaveny LLC, 833 W. Jackson Blvd., STE 200,  
 Chicago, IL 60607-5400

TOTALS: 3, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dross  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Nov 26, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 28, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2013 at the address(es) listed below:

Andrew D Szocka on behalf of Creditor Eastern Savings Bank szocka@szocka.com  
Frances Gecker fgecker@fgllp.com,  
fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com  
Frances Gecker on behalf of Accountant Alan D Lasko fgecker@fgllp.com,  
fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com  
Jeffrey D Corso on behalf of Creditor Eastern Savings Bank jcorso@cooneycorso.com  
Jonathan N Rogers on behalf of Creditor Eastern Savings Bank jrogers@skdaglaw.com  
Neil P Gantz on behalf of Debtor Michael P Phillips neilgantz@yahoo.com, negrita0615@yahoo.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Zane L Zielinski on behalf of Trustee Frances Gecker zzielinski@fgllp.com,  
csmith@fgllp.com;dortiz@fgllp.com;ccarpenter@fgllp.com

TOTAL: 8